

For Your Benefit

State of Michigan Employees

Spring 2004

This issue provides a variety of timely information related to your health care benefits and your health care needs.

Hospitals added to PPO network

We are pleased to announce that the Blues' PPO hospital network has grown. Holland Community Hospital and HealthSource Saginaw Hospital both joined the PPO network on April 1, 2004.

Holland Community Hospital is a 193-bed general short-term acute-care hospital located in Holland, and HealthSource Saginaw Hospital is a 65-bed hospital in Saginaw specializing in rehabilitation and psychiatric care services.

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Your aching head: Should you see a doctor?

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For BCN members only: BCN now covers select over-the-counter drugs



Blue Cross
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Your aching head: Should you see a doctor?

An estimated 45 million Americans experience chronic headaches, according to the Federal Consumers Information Center. For at least half of these people, the problem is severe and sometimes disabling. It can also be costly: headache sufferers make over 8 million visits a year to doctors' offices.

The National Institute of Health describes three general types of headaches:

	Migraine	Tension	Cluster
Characteristics	Throbbing pain, often preceded by an aura; more prevalent in women	Steady ache	Severe, coming in groups over weeks or months; mainly attack men
Pain in	One or both sides of head	Both sides of head	One side of head, often centering around one eye
Severity	Mild, moderate or severe	Mild or moderate	Very severe
Other symptoms	May experience sensitivity to light, sound, and odors; nausea; vomiting; diarrhea; visual disturbances; fever, chills, aching, sweats	No	Nasal congestion; drooping eyelid; watery, teary eye

The institute also identifies some types of headache that are signals of more serious disorders, and call for prompt medical care. These include:

- Sudden, severe headache
- Headache associated with convulsions
- Headache following a blow on the head
- Recurring headache in children
- Headache associated with fever
- Headache that interferes with normal life
- Headache associated with pain in the eye or ear
- Persistent headache in a person who was previously headache free

Blue Cross Blue Shield of Michigan members can call Blue HealthLineSM at 1-800-811-1764 to listen to the following audio tapes:

Cluster Headaches...4631

Migraine Headaches...4632

Sinus Headache...4633

Tension Headache...4634

Headache Prevention Quiz...6727



Fight spring allergies with these tips

April showers bring May flowers. They also bring allergies to 35 million Americans.

Allergic rhinitis, or hayfever, is triggered by allergens, which are substances that start an allergic response. Allergens include pollens and mold. During the spring, many grasses, trees and weeds have small, light, dry pollens that are easily carried by the wind.

People with allergies have symptoms from a reaction triggered by allergens to which a person is sensitive. The allergens combine with an antibody called immunoglobulin E. When allergens combine with the antibody, chemicals such as histamines are released. Histamines cause inflammation in the nose and airway, leading to itchy, watery eyes, sneezing, nasal congestion, a runny nose, drowsiness and headaches.

The American Academy of Allergy, Asthma and Immunology offers the following tips to help you lessen your exposure to seasonal allergens:

- Keep windows closed at night to prevent pollens or molds from drifting into the home.
- Use an air conditioner or dehumidifier to keep air clean, cool and dry.

- Keep car windows closed when traveling.
- Minimize outdoor activities on days when the pollen count or humidity is reported to be high, or on windy days when mold and pollen are blown about.
- Take vacations to a more pollen-free area, such as the beach.
- Use a paper mask when mowing or raking, which stirs up pollens and molds.
- Avoid hanging sheets or clothing out to dry because pollens and molds can collect on them.
- Take medications as prescribed in the recommended dosage. Do not take more medication to alleviate severe symptoms.
- Take a shower after spending time outdoors to remove pollen and mold that may be on your skin and hair.

You can call the Blue HealthLine at 1-800-811-1764 to listen to a topic that you may find useful. Follow the prompts and enter one of the following topic codes:

Hay fever...4155

What is an allergy?...4158

Allergy testing...4152

For BCN members only

BCN now covers select over-the-counter drugs for members

Heartburn and allergy sufferers have reason to smile. Blue Care Network now covers the new over-the-counter Prilosec OTC™, used to treat heartburn, and over-the-counter loratadine (Claritin®, Alavert® and others), the popular nonsedating antihistamine. If you have a prescription for these drugs, you will only have to pay the lowest copayment.

These drugs are covered like any other prescription — just take the prescription to a network pharmacy to be filled or pick up the filled prescription after your physician phones it in.

You can benefit with a prescription for these over-the-counter drugs by receiving a larger quantity than you would with the more expensive prescription counterparts such as Prevacid® or Allegra®. For example, with Prilosec OTC, members receive up to a 42-day supply at their

retail pharmacy, and with over-the-counter loratadine, up to a 48-day supply. The benefit for the more expensive drugs is only a 34-day supply.

Web site is your connection to BCN

Next time you're surfing the 'Net, check out BCN's Web site at www.bcbsm.com/bcn to see what's available.

There's the Member Self-Service section, which allows you to order ID cards, update your personal information, view your eligibility and benefits, change your Primary Care Physician, and more.

There's also a listing of BCN health programs that can help you stay healthy and get well, information about pharmacy services, listings of BCN's Family Health Centers and participating laboratories, and information about our disease management programs.

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For benefit information or claim inquiries,
call or write the BCBSM State of Michigan
Customer Service Center.

To call

1-800-843-4876

Our customer service representatives are
available from 8:30 a.m. to 4:45 p.m.
Monday through Friday excluding holidays.

To write

Please send all correspondence to:

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